

IN RE:

CASE NO.: 18-32402-MBK
CHAPTER 13

Laura Cortese,
Debtor.

_____ /

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

LOANCARE, LLC
Name of Transferee

DITECH FINANCIAL LLC
Name of Transferor

Name and Address where notices to Transferee should be sent:
LoanCare, LLC
P.O. Box 8068
Virginia Beach, VA 23450

Court Claim # (if known): 5-2
Amount of Claim: \$84,388.64
Date Claim Filed: 4/29/2019

Phone: 1-800-247-6600
Last Four Digits of Acct #: 7939

Phone: 888-298-7785
Last Four Digits of Acct #: 8370

Name and Address where Transferee payments should be sent (if different from above):
LoanCare, LLC
P.O. Box 8068
Virginia Beach, VA 23450

Phone: 1-800-247-6600
Last Four Digits of Acct #: 7939

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By:/S/Erin Elam

Date:6/21/2019

Transferee/Transferee's Agent

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on June 21, 2019, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

BRIAN W. HOFMEISTER
LAW FIRM OF BRIAN W. HOFMEISTER, LLC
3131 PRINCETON PIKE
BLDG. 5, SUITE 110
LAWRENCEVILLE, NJ 08648

LAURA CORTESE
26 SAW MILL ROAD
WARREN, NJ 07059

ALBERT RUSSO
STANDING CHAPTER 13 TRUSTEE
CN 4853
TRENTON, NJ 08650-4853

U.S. TRUSTEE
US DEPT OF JUSTICE
OFFICE OF THE US TRUSTEE
ONE NEWARK CENTER STE 2100
NEWARK, NJ 07102

RAS CITRON, LLC
Authorized Agent for Secured Creditor
130 Clinton Road, Suite 202
Fairfield, NJ 07004
Telephone: 973-575-0707
Facsimile: 973-404-8886

By: \S\Erin Elam
Erin Elam, Esquire
Email: eelam@rascrane.com



P.O. Box 8068
Virginia Beach, VA 23450-8068

[REDACTED]
LAURA CORTESE
ANTHONY CORTESE
26 SAW MILL RD
WARREN NJ 07059-5104

P.O. Box 8068
Virginia Beach, VA 23450-8068

May 24, 2019

[REDACTED]
LAURA CORTESE
ANTHONY CORTESE
26 SAW MILL RD
WARREN NJ 07059-5104

Re: **Notice of Servicing Transfer**

Loan Number: [REDACTED]

Property Address: 278 FREEMONT AVE
SEASIDE HEIGHTS NJ 08751

Dear Borrower(s):

Please find enclosed a Notice of Servicing Transfer for your review and information.

Should you have questions about the servicing transfer or any questions about your loan, please contact us at 1-800-410-1091.

Sincerely,

LoanCare, LLC

Customer Service: 1-800-410-1091 Collections: 1-800-909-9525
Monday- Friday: 8 a.m. - 10 p.m. EST Saturday 8 a.m. - 3 p.m. EST

3637 Sentara Way | Virginia Beach, VA 23452 | www.newrez.myloancare.com

The servicing of your mortgage loan is being transferred, effective June 1, 2019. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Ditech Financial LLC is now collecting your payments. Ditech Financial LLC will stop accepting payments received from you after May 31, 2019.

LoanCare, LLC will collect your payments going forward. Your new servicer will start accepting payments received from you on June 1, 2019.

Send all payments due on or after June 1, 2019 to LoanCare, LLC at this address: P.O. Box 37628, Philadelphia, PA 19101-0628.

If you have any questions for either your present servicer, Ditech Financial LLC, or your new servicer, LoanCare, LLC about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:	New Servicer:
Ditech Financial LLC	LoanCare, LLC
Customer Service	Customer Service
1-800-643-0202	1-800-410-1091
P.O. Box 15009 Tempe, AZ 85284-0109	P.O. Box 8068, Virginia Beach, VA 23450

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following way: LoanCare, LLC does not offer life insurance or disability insurance. If you were previously enrolled in this service, it will no longer be part of your monthly payment. You should contact your provider to arrange for direct payment or cancellation of these services.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Your payment will be due on the first day of each month. The exact amount of your monthly payment is as follows:

Principal and Interest (P&I):	<u>\$658.60</u>
Escrow:	<u>\$782.57</u>
Total Monthly Payment:	<u>\$1,441.17</u>

Special Request Fees

Listed below are some of the fees charged for special services you might request. The actual fee charged to a particular customer may be different (or there may be no fee) if guidelines are imposed by state law, agencies (VA, FHA, etc.) or investors. The fee schedule is subject to change; please review each statement for any changes.

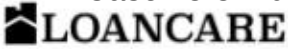
Pay-by-Phone (over the phone check):	\$15.00	insufficient/Returned Check:	up to \$40.00
Automated Phone System Payment:	up to \$12.00	Extraordinary Services:	As Agreed
Online Payment Fee:	up to \$10.00	Payoff Statement Fee:	up to \$60.00
Autodraft Fee:	No Fee		

Sincerely,

LoanCare, LLC

Customer Service: 1-800-410-1091 Collections: 1-800-909-9525
Monday- Friday: 8 a.m. - 10 p.m. EST Saturday 8 a.m. - 3 p.m. EST

3637 Sentara Way | Virginia Beach, VA 23452 | www.newrez.myloancare.com



PLEASE SEE IMPORTANT STATE DISCLOSURES INCLUDED WITH THIS LETTER

TO THE EXTENT THE FAIR DEBT COLLECTION PRACTICES ACT (FDCPA) IS APPLICABLE, PLEASE BE ADVISED THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IF YOU ARE CURRENTLY INVOLVED IN A BANKRUPTCY PROCEEDING OR HAVE PREVIOUSLY RECEIVED A DISCHARGE IN A BANKRUPTCY PROCEEDING, PLEASE NOTIFY US IMMEDIATELY AND BE ADVISED THAT THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY. THIS NOTICE IS NOT INTENDED TO COLLECT, RECOVER, OR OFFSET THE DEBT AGAINST YOU PERSONALLY AND SHOULD NOT BE CONSIDERED A DEMAND FOR PAYMENT OR INDICATE THAT YOU ARE PERSONALLY LIABLE FOR THIS DEBT. PLEASE CONSULT AN ATTORNEY IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS UNDER BANKRUPTCY LAW.

THE SERVICEMEMBERS CIVIL RELIEF ACT (SCRA) MAY OFFER PROTECTION OR RELIEF TO SERVICE MEMBERS. IF EITHER YOU HAVE BEEN CALLED TO ACTIVE DUTY OR ACTIVE SERVICE, OR YOU ARE A SPOUSE OR DEPENDENT OF SUCH A SERVICE MEMBER, YOU MAY BE ENTITLED TO CERTAIN LEGAL PROTECTIONS AND DEBT RELIEF PURSUANT TO THE SERVICEMEMBERS CIVIL RELIEF ACT. IF YOU HAVE NOT MADE US AWARE OF YOUR STATUS, PLEASE CONTACT US IMMEDIATELY. YOU MAY ALSO CALL 1-800-342-9647 (TOLL-FREE FROM THE UNITED STATES) OR WWW.MILITARYONESOURCE.MIL/LEGAL TO FIND OUT MORE INFORMATION.

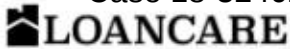
Notice of Error and Requests for Information

In accordance with the federal Real Estate Settlement Procedures Act (RESPA) and Regulation X, borrowers have the right to notify their servicer of an error regarding the servicing of their closed end mortgage loan or to request information related to the servicing of their closed-end mortgage loan. Should you want to submit a written notice of error or written request for information, please include your full name, information that enables us to identify your mortgage loan account, such as a mortgage loan number, and the error you believe to have occurred or clearly state the information you are requesting with respect to your mortgage loan account. Please note that a notice on a payment coupon or other payment is not considered a notice of error or request for information. Within five (5) days (excluding legal public holidays, Saturdays, and Sundays) of receiving a notice of error or information request a written acknowledgement will be provided to you and, in general, we will respond no later than 30 days after receiving the initial written notice of error or written request for information.

If you want to send a notice of error/information request you must write to us at the following address:

LoanCare, LLC
Attn: Mortgage Resolution
P.O. Box 8068
Virginia Beach, VA 23450

Customer Service: 1-800-410-1091 Collections: 1-800-909-9525
Monday- Friday: 8 a.m. - 10 p.m. EST Saturday 8 a.m. - 3 p.m. EST



LAURA CORTESE
ANTHONY CORTESE
26 SAW MILL RD
WARREN NJ 07059-5104

May 24, 2019

RE: Loan Number: [REDACTED]
 Property Address: 278 FREEMONT AVE
 SEASIDE HEIGHTS NJ 08751

Dear Borrower(s):

You may enroll in our auto draft payment option service. This service is free and convenient. Your payment will be deducted each month on the date of your choosing. We have included two (2) copies of the Consumer Authorization for Auto Draft Payment Option form (the "form"). In order to enroll in the auto draft payment option, please complete the enclosed forms, return one (1) form to LoanCare, LLC, Attention-Drafting, P.O. Box 8068, Virginia Beach, VA 23450 and retain the other form for your records. To help verify your information, please attach a voided check or savings deposit ticket to the form.

When choosing a Monthly Draft Date, please keep in mind your allowable grace days so your payment isn't late. You may not select a Monthly Draft Date after the 16th of the month. If the Monthly Draft Date falls on a Saturday, Sunday, or federal holiday, the draft will occur on the next business day. We will notify you in writing when the automatic payments will begin. Your account must be current to be eligible for this service.

If you have additional questions, please contact us at 1-800-410-1091, Monday through Friday from 8:00 A.M. to 10:00 P.M. and Saturday from 8:00 A.M. to 3:00 P.M., Eastern Time.

Sincerely,

Cashiering Department
[REDACTED]

Enclosures: Two (2) copies of Consumer Authorization for Auto Draft Payment Option form Disclosure

Customer Service: 1-800-410-1091 Collections: 1-800-909-9525
Monday- Friday: 8 a.m. - 10 p.m. EST Saturday 8 a.m. - 3 p.m. EST

3637 Sentara Way | Virginia Beach, VA 23452 | www.newrez.myloancare.com

Complete the information below, and attach a voided check or savings deposit ticket to this form. Return this completed form and voided check/deposit ticket to us at: LoanCare, LLC, Attention-Drafting, P.O. Box 8068, Virginia Beach, VA 23450.

CONSUMER AUTHORIZATION FOR AUTO DRAFT PAYMENT OPTION

Loan Number: _____

I (we) authorize LoanCare, LLC ("Company") to electronically debit the account indicated below on a monthly basis in the amount of my (our) monthly mortgage payment as follows:

Bank Name: _____

Bank Routing Number: _____ Bank Account Number: _____

Type of Account (checking or savings): _____

Monthly Draft Date (not offered after the 16th of the month): _____

Additional funds (if any) to be applied to principal monthly: _____

I (we) understand that this authorization will remain in full force and effect until I (we) notify Company in writing, including the loan number at LoanCare, LLC, Attention-Consumer Solutions Department, P.O. Box 8068, Virginia Beach, VA 23450 or via telephone at 1-800-410-1091 that I (we) wish to revoke this authorization. I (we) understand that Company requires at least 3 business days' notice prior to a scheduled payment in order to cancel this authorization. If at any time the loan becomes delinquent, I (we) understand that this automatic draft will be suspended until the loan becomes current, at which point auto drafting will resume.

In the event the loan is sold or the servicing of the loan is transferred, I (we) authorize any new/successor owner or servicer of the loan to debit my (our) bank account in accordance with the terms of this authorization. I (we) must notify the new/successor owner or servicer in writing if I (we) wish to revoke this authorization on or after the date the loan is sold or transferred subject to the new/successor owner or servicer requirements for providing such revocation.

Name (please print): _____

Signature: _____ Date: _____

Name (please print): _____

Signature: _____ Date: _____

Customer Service: 1-800-410-1091 Collections: 1-800-909-9525
Monday- Friday: 8 a.m. - 10 p.m. EST Saturday 8 a.m. - 3 p.m. EST

DUPLICATE COPY-KEEP THIS COPY FOR YOUR RECORDS

CONSUMER AUTHORIZATION FOR AUTO DRAFT PAYMENT OPTION

Loan Number: _____

I (we) authorize LoanCare, LLC ("Company") to electronically debit the account indicated below on a monthly basis in the amount of my (our) monthly mortgage payment as follows:

Bank Name: _____

Bank Routing Number: _____ Bank Account Number: _____

Type of Account (checking or savings): _____

Monthly Draft Date (not offered after the 16th of the month): _____

Additional funds (if any) to be applied to principal monthly: _____

I (we) understand that this authorization will remain in full force and effect until I (we) notify Company in writing, including the loan number at LoanCare, LLC, Attention-Consumer Solutions Department, P.O. Box 8068, Virginia Beach, VA 23450 or via telephone at 1-800-410-1091 that I (we) wish to revoke this authorization. I (we) understand that Company requires at least 3 business days' notice prior to a scheduled payment in order to cancel this authorization. If at any time the loan becomes delinquent, I (we) understand that this automatic draft will be suspended until the loan becomes current, at which point auto drafting will resume.

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Name (please print): _____

Signature: _____ Date: _____

Name (please print): _____

Signature: _____ Date: _____

Customer Service: 1-800-410-1091 Collections: 1-800-909-9525
Monday- Friday: 8 a.m. - 10 p.m. EST Saturday 8 a.m. - 3 p.m. EST

Temporary Coupon

Please make your check payable to LoanCare, LLC and mail your first payment along with this temporary coupon to:

LoanCare, LLC

P.O. Box 37628, Philadelphia, PA 19101-0628

Total Payment: 1,441.17

Loan Number:



Additional to Principal: _____

Mortgagor Name:

LAURA CORTESE

Additional to Escrow: _____

Remit To:

LoanCare, LLC

P.O. Box 37628, Philadelphia, PA 19101-0628

Total Payment: 1,441.17

Loan Number:



Additional to Principal: _____

Mortgagor Name:

LAURA CORTESE

Additional to Escrow: _____

Remit To:

LoanCare, LLC

P.O. Box 37628, Philadelphia, PA 19101-0628

Total Payment: 1,441.17

Loan Number:



Additional to Principal: _____

Mortgagor Name:

LAURA CORTESE

Additional to Escrow: _____

Customer Service: 1-800-410-1091 Collections: 1-800-909-9525

Monday- Friday: 8 a.m. - 10 p.m. EST Saturday 8 a.m. - 3 p.m. EST

IMPORTANT NOTICE TO CONFIRMED SUCCESSORS IN INTEREST

NOTICE TO CONFIRMED SUCCESSORS IN INTEREST: Please be advised that, unless you assume the loan under state law, you will not be liable for the mortgage debt and cannot be required to use your assets, as a confirmed successor in interest, to pay the mortgage debt, except that the lender has a security interest in the property and a right to foreclose on the property when permitted by law and authorized under the mortgage loan contract.

IMPORTANT STATE DISCLOSURES

SEE IMPORTANT DISCLOSURES BELOW

Important notice for Arkansas Residents: Within the state of Arkansas, LoanCare is licensed by the Arkansas Securities Department. You may file complaints with the Department at Heritage West Building, Suite 300, 201 East Markham Street, Little Rock, Arkansas 72201-1692.

Important notice for Colorado Residents: Within the state of Colorado, LoanCare maintains an office at 80 Garden Center, Building B, Suite 3, Broomfield, CO 80020. The telephone number is 303-920-4763.

Important notice for Hawaii Residents: Within the state of Hawaii, LoanCare is licensed by the Commissioner of Financial Institutions. You may file complaints with the Commissioner at P.O. Box 2054, Honolulu, HI 96805.

Important notice for Hawaii Residents who submitted a loss mitigation request: If you believe your loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at (808) 586-2820 or <http://cca.hawaii.gov/dfi/file-a-complaint>.

Important notice for Illinois Residents: Within the state of Illinois, LoanCare is regulated by the Illinois Department of Financial and Professional Regulation – Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601. The toll-free consumer hotline number is 1-888-473-4858.

Important notice for Maryland Residents: Maryland law requires LoanCare to designate a contact to whom mortgagors may direct complaints and inquiries. LoanCare has designated the Office of the Customer for that purpose. The telephone number for the Office of the Customer is 1-800-919-5631. The Office of the Customer must respond in writing to each written complaint or inquiry within 15 days if requested. LoanCare's failure to comply with any provision of Section 13-316 of the Maryland Commercial Law will result in LoanCare being liable for any economic damages caused by the violation.

Important notice for New York Residents: Within the state of New York, LoanCare is registered with the Superintendent of the New York Department of Financial Services. You may file complaints with the Department of Financial Services and may obtain further information from the Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Important notice for New York Residents who submitted a loss mitigation request: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.

Important notice for New York Residents who were offered a debt payment schedule or agreement to settle debt: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

Important notice for North Carolina Residents: Within the state of North Carolina, LoanCare is licensed by the Commissioner of Banks. You may file complaints with the Commissioner at 4309 Mail Service Center, Raleigh, NC 27699.

North Carolina Permit Numbers 112029, 112165, 113538

Important notice for North Carolina Residents who submitted a loss mitigation request: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website, www.nccob.gov.

Important notice for Oregon Residents (effective January 1, 2019): Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.

Important notice for Texas Residents: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.